



**FAVORABLE - HB0036**  
**Insurance - Protections After Loss or Damage to Property**

Maryland Department of Emergency Management  
Economic Matters Committee  
Hearing Date: 1 FEB 2024

Chairman C.T. Wilson  
Economic Matters Committee  
Room 231  
House Office Building  
Annapolis, MD 21401

Chairman Wilson,

The Maryland Department of Emergency Management (MDEM) writes **in support of HB0036 - Insurance - Protections After Loss or Damage to Property**. The bill seeks to protect Maryland consumers from predatory business practices that occur after severe weather events or other events that give rise to insurance claims.

The Department of Emergency Management works closely with the Maryland Insurance Administration and local governments when disasters strike, coordinating with partners to support residents with damage to their homes. We support the Maryland Insurance Administration's efforts to ensure Marylanders have adequate time and space to process their situation and make reasonable decisions on next steps after an event causing loss to their home.

**In conclusion, MDEM urges a favorable report of HB0036 - Insurance - Protections After Loss or Damage to Property.**

If you have any questions, please contact Anna Sierra, MDEM legislative liaison:  
anna.sierra1@maryland.gov.